

# EXHIBIT A-4



PO Box 77404  
Ewing NJ 08628

+ 0465386 000014150 09DP04 00064004 P0

GEORGE A CALCUT  
GERI M CALCUT  
6652 E VIRGINIA STREET  
MESA AZ 85215







November 04, 2020

George A Calcut  
Geri M Calcut  
6652 E Virginia Street  
Mesa AZ 85215

Hours of Operation:  
Customer Service: Monday - Friday, 8:30 a.m. to 8:00 p.m. ET  
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests  
for information concerning your loan must be directed to:  
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: [REDACTED]  
Property Address: 6652 E Virginia Street  
Mesa AZ 85215

## You can rely on us for the help you need right now.

Dear George A Calcut:

We hope this note finds you and your loved ones safe and healthy.

These are challenging times. The last couple of months have shown you that your house is more than just your home. It's also your home base, your safe spot, your office, your kids' classroom, your entertainment space. Now more than ever, your home is the center of your life—and if you're like most people, you've felt a great deal of stress over your ability to pay your mortgage.

### ***Help begins with forbearance.***

In response to your request, your mortgage has been placed into a forbearance plan. It is already in effect and will continue through 03-31-21. Your next mortgage payment will be due on 04-01-21.

A forbearance plan gives you the time and flexibility you need to manage your finances until you're able to resume monthly mortgage payments.

During your forbearance period, your monthly mortgage payments (principal, interest, and escrow) will be suspended. Forbearance does not mean your payments are forgiven. You are still required to fully repay your suspended payments, but not all at once.

*Note: If you pay your own property taxes, insurance, or HOA/condo fees separately from your mortgage, you must continue making these payments during forbearance.*

### ***Will there be interest or fees charged for missed payments during a forbearance period?***

No additional interest beyond your regular principal and interest payment will accrue, and no fees (including late fees) will be charged during your forbearance period.

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***How will my credit reporting be impacted by my forbearance plan?***

If your loan was current at the start of forbearance, it will remain in a current status for credit reporting throughout the forbearance period. If your loan was delinquent at the start of forbearance, it will remain at the same delinquent status throughout the forbearance period unless you bring your account current. For more information about your credit score please go to:  
<https://www.consumer.ftc.gov/articles/0152-credit-scores>.

***Do I need to cancel my automatic monthly draft if I am on a forbearance plan?***

If your automatic monthly draft was set up with us, we will stop drafting when your forbearance plan begins. There is nothing for you to do. If you set up automatic bill pay with your financial institution, you need to contact them directly to stop automatic drafting.

*Note: In order to stop an ACH payment, we need two business days advance notice.*

***Can I make full or partial payments during my forbearance plan period?***

If you're able to make full or partial mortgage payments during the forbearance period, you can. Doing so will reduce the amount due at the end of your forbearance period.

We will hold partial payments in an account until it contains sufficient funds to pay your oldest past-due monthly payment.

If there are funds in the account at the end of your forbearance period, they will be applied to your mortgage in accordance with your mortgage documents.

***Will my escrow payments for taxes and insurance premiums continue to be paid out of my escrow account during my forbearance period?***

Yes. If your mortgage payment includes an amount set aside to pay taxes and insurance, those payments will be made and assessed against your escrow account.

If your escrow account becomes depleted during your forbearance, your mortgage loan servicer will advance any escrow account shortage for taxes and insurance during the forbearance period. At the end of your forbearance, you will need to repay these advances. Depending on the type of mortgage loan you have, this shortage may be repaid through a replenishment of the escrow account, a repayment plan, or modification at the end of your forbearance period.

If your monthly mortgage payment does not include an additional amount to pay taxes and insurance, you need to continue making those payments yourself during your forbearance.

***What do I do if my forbearance period is ending and I am still facing a financial hardship?***

If you are still financially impacted by the coronavirus pandemic, for federally backed loans under the CARES Act you may request an extension of your forbearance plan up to an additional 180 days, for a total forbearance period of 360 days.

For loans that are not federally backed, meaning they may be owned by another financial institution, such as a bank or credit union, there may be a number of options available should you be experiencing a financial hardship due to the coronavirus. Those options may depend on both your financial institution as well as state guidelines.

There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. You won't need any documentation to lengthen your forbearance period. You may also shorten your forbearance period at any time.

***If my financial hardship has ended and I can resume monthly payments, what options are available to me to repay my forbearance?***

If your financial hardship has ended, we'll help you evaluate repayment options based on the type of loan you have\*. Your options may include:

- **Loan Reinstatement:** If you can afford it, you pay any delinquent amounts all at once, including the ones that became due during forbearance.
- **Repayment Plan:** A repayment plan allows you to catch up gradually over a period of time while making your regular monthly payments. Portions of your repayment amount are added on to your monthly mortgage payment amount.
- **Deferral:** You may be eligible for the deferment programs recently announced by Fannie Mae and Freddie Mac. They go into effect July 1, 2020, and are available only after your forbearance periods are exhausted or your financial hardship has ended. Deferral allows you to avoid having to pay your suspended mortgage payments all at once, typically by adding a non-interest-bearing loan at the end of your mortgage, repayable at the earlier of loan payoff or maturity. **Please be aware that should you be eligible for Deferral, you may only take advantage of this option once.**
- **Loan Modification:** Permanently change the terms of your mortgage to bring it current.
- **Partial Claim, for FHA-insured loans:** If you have an FHA loan and occupy your property, two options may allow you to defer suspended payments or modify the terms of your loan. The COVID-19 National Emergency Standalone Partial Claim option says that if you're less than 30 days delinquent as of March 1, 2020, you can defer suspended payments until your loan is paid off. If you are not eligible for this, you may qualify for the FHA's other loss-mitigation tools that can help you repay the balance owed over time. **Please be aware that should you be eligible for the Partial Claim, you may only take advantage of this option once.**
- **VA Loans:** You may be eligible for a loan modification plan that would allow you to modify the terms of your mortgage to account for the suspended payments
- **For USDA Loans:** You may qualify for loan modification or extension plans that would allow you to alter the terms of your mortgage to account for the suspended payments.

*\*Available options may vary depending on investor guidelines. Additional eligibility requirements and documentation may be required. Please be in touch with us before making any decisions. We are monitoring investor guideline changes to ensure we are considering all available options for you.*

#### ***During this forbearance period, what do I have to do?***

The best way to use your forbearance period is to examine your financial situation closely. This will enable us to work with you to evaluate the repayment option that works best for you.

As the end of your forbearance period approaches, we will send a notice that requires action on your part—and we will clearly state that. At that time, you will need to assess your situation and consult with us to evaluate options available to you at that time.

If we are unable to make contact with you at that time, your next payment due date will be 04-01-21. In such a case, your forbearance plan could expire, leaving the total amount you owe due all at once. In other words, you would owe all suspended mortgage payments and any previously delinquent amounts, if any.

Please note, this forbearance plan is based on information that you provided verbally or through an evaluation of an incomplete mortgage assistance application whether through a written request or our on-line system. Other mortgage assistance options are available, and you have the option to submit a complete mortgage assistance application to receive an evaluation for all options.

#### ***What if I have Questions?***

Visit [prmg.loanadministration.com/](http://prmg.loanadministration.com/). There you'll find all the information you need to answer your questions.

Please let us know if you experience changes to your situation. The more we know, the more we can help you. You really can rely on us for the help you need right now.

In the meantime, we hope you and your family remain safe and healthy.

Thank you.

Enclosures and Disclosures

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**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

**NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY –** This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.

Please note that you can seek assistance at no charge from a HUD-approved housing counselor and can request assistance in understanding these notices by calling the HOPE Hotline number at (888) 995-HOPE, or you can reach them via the web at: [www.hud.gov/offices/hsg/sfh/hcc/fc](http://www.hud.gov/offices/hsg/sfh/hcc/fc).

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| OPTION  | OVERVIEW  | BENEFIT  |
|---|---|--|
| Total Re-Instatement                              | Pay back your past-due payments in a one-time lump sum.   | Cures your delinquency and allows you to move forward making your regular scheduled payments.  |
| Repayment Plan                                    | Pay back your past-due payments together with your regular payments over an extended period of time. This option requires a financial assessment to determine the funds you can afford to apply to this plan. The past due amount must be paid back within a 6 month period.  | Allows you time to catch up on late payments without having to pay a lump sum.   |
| Forbearance Plan<br><br>Extended Forbearance Plan | Make reduced mortgage payments or no mortgage payment for a specific period of time. Forbearances may be extended up to 12 months if needed, for specific reasons such as repairs to home, etc.<br><br>One of the other options outlined must be utilized at the end of the forbearance period.   | Ensures you have time to improve your financial situation and get back on your feet.   |
| Modification                                      | Receive modified terms of your mortgage to make it more affordable to manage after successfully making the reduced payment during a "trial period" (i.e. completing a three month trial period plan). With a modification, certain terms of your original mortgage may change, including but not limited to your current interest rate, the maturity date of your loan and your current unpaid principal balance. | Permanently modifies your mortgage so your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.   |
| Short Sale  | Sell your home for less than the amount due on the existing mortgage. You may still be liable for the difference between the approved short sale price and the original value of the mortgage.  | Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.  |
| Deed-in-lieu of Foreclosure                       | Transfer the ownership of your property to us.  | Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property. |

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